

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 020431.0706

In re Application of:

PALLAB K. CHATTERJEE ET AL.

Serial No. 09/686,711

Filed: 10 OCTOBER 2000

For: **SYSTEM AND METHOD FOR  
PROVIDING ELECTRONIC  
FINANCIAL TRANSACTION  
SERVICES**

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Examiner:

SIEGFRIED E. CHENCINSKI

Art Unit: 3695

Confirmation No.: 4657

### COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

**MAIL STOP: ISSUE FEE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir/Madam:

The indication in the Notice of Allowance mailed 11 June 2009 that Claims 1-11, 13-23, and 25-44 of the subject Application, have been allowed, is noted with appreciation. However, Applicants would like to comment on the Examiner's statement of reasons for allowance.

**REMARKS:**

Pursuant to 37 C.F.R. § 1.104, Applicants respectfully issue a statement commenting on the Examiner's reasons for allowance, i.e., Allowable Subject Matter. Applicants respectfully disagree with the Examiner's reasons for allowance to the extent that it is inconsistent with applicable case law, statutes, and regulations. Furthermore, Applicants do not admit to any characterization or limitation of the claims, particularly any that are inconsistent with the language of the claims considered in their entirety and including all of their constituent limitations, or to any characterization of a reference by the Examiner.

**CONCLUSION:**

Part B of the Issue Fee Transmittal Form is being filed electronically herewith to facilitate the processing of this deposit account authorization. **The Commissioner is hereby authorized to charge the amount of \$1540.00 for the \$1,510.00 Issue Fee and the \$30.00 fee for ten additional copies of the patent to Deposit Account No. 500777.** No other fees are deemed to be necessary; however, the undersigned hereby authorizes the Commissioner to charge any necessary fees, or credit any overpayments, to **Deposit Account No. 500777.**

**Please link this application to Customer No. 53184 so that its status may be checked via the PAIR System.**

Respectfully submitted,

11 September 2009  
Date

/Steven J. Laureanti/signed  
Steven J. Laureanti, Registration No. 50,274

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